

Harvey Series 2017-1 Trust

Investor Report

As at 31-Oct-24

Transaction Details

Servicer	Great Southern Bank
Manager	CUA Management Pty Ltd
Trustee	Perpetual Trustee Company Limited
Security Trustee	P.T.Limited
Liquidity Facility Provider	National Australia Bank Limited
Bank Account	National Australia Bank Limited
Swap Provider	Great Southern Bank
Standby Swap Provider	National Australia Bank Limited

Summary Information

Total Current Balance:	\$ 130,276,398
Total Number of Loans:	1,024
Average Current Balance:	\$ 127,223
Highest Current Balance:	\$ 634,184
Average Approval LVR	66.30%
Weighted Average Approval LVR	68.59%
Average Scheduled LVR	38.24%
Weighted Average Scheduled LVR	46.61%
Average Seasoning (Months):	154.10
Weighted Average Seasoning (Months):	140.71
Average Remaining Loan Term (Months):	188.12
Weighted Average Remaining Term:	205.85
Maximum Remaining Term (Months):	266.67
Weighted Average Variable Rate:	6.99%
Weighted Average Fixed Rate:	4.84%
Weighted Average Rate on All Loans:	6.80%
Percentage (by value) of Variable Rate Loans:	90.92%
Percentage (by value) of Fixed Rate Loans:	9.08%
Owner Occupied by Dollar Value	\$ 95,739,114
Percentage Owner Occupied	73.49%
Pool reduction	\$ 3,854,144
Monthly Repayment speed	2.87%
Available room till fixed cap threshold (45%) reached	35.92%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 134,130,542
Scheduled Repayments Received During Period	(\$ 1,277,605)
Unscheduled Repayments Received During Period	(\$ 3,679,157)
Redraws	\$ 519,431
Interest	\$ 583,187
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 130,276,398
Further Advances repurchased: Interest	\$ 0
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 172,119
Defaulted Amounts (ie shortfalls written off)	\$ 0
Recovered amount of write off	\$ 0

Table 1 - Mortgage Pool by Loan-to-Valuation Ratio at Approval

Approval LVR	Number of Loans		Approval Amount		Average Balance
	#	%	\$	%	
> 0% <= 25%	32	3.13%	\$ 6,344,613	2.05%	\$ 198,269
> 25% <= 30%	16	1.56%	\$ 2,312,832	0.75%	\$ 144,552
> 30% <= 35%	22	2.15%	\$ 4,345,276	1.40%	\$ 197,513
> 35% <= 40%	43	4.20%	\$ 8,429,798	2.72%	\$ 196,042
> 40% <= 45%	39	3.81%	\$ 10,401,383	3.36%	\$ 266,702
> 45% <= 50%	43	4.20%	\$ 11,616,978	3.75%	\$ 270,162
> 50% <= 55%	59	5.76%	\$ 15,250,877	4.92%	\$ 258,489
> 55% <= 60%	82	8.01%	\$ 26,763,769	8.63%	\$ 326,387
> 60% <= 65%	90	8.79%	\$ 25,877,416	8.35%	\$ 287,527
> 65% <= 70%	72	7.03%	\$ 24,090,421	7.77%	\$ 334,589
> 70% <= 75%	98	9.57%	\$ 32,482,314	10.48%	\$ 331,452
> 75% <= 80%	280	27.34%	\$ 98,490,657	31.77%	\$ 351,752
> 80% <= 85%	50	4.88%	\$ 15,577,867	5.03%	\$ 311,557
> 85% <= 90%	36	3.52%	\$ 9,391,393	3.03%	\$ 260,872
> 90% <= 95%	36	3.52%	\$ 10,903,126	3.52%	\$ 302,865
> 95% <= 100%	26	2.54%	\$ 7,706,521	2.49%	\$ 296,405
Total	1,024	100.00%	\$ 309,985,240	100.00%	\$ 302,720

Table 2 - Mortgage Pool by Current Loan-to-Valuation Ratio

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	254	24.80%	\$ 13,207,034	10.14%	\$ 51,996
> 25% <= 30%	74	7.23%	\$ 5,817,744	4.47%	\$ 78,618
> 30% <= 35%	111	10.84%	\$ 9,967,104	7.65%	\$ 89,794
> 35% <= 40%	101	9.86%	\$ 11,403,199	8.75%	\$ 112,903
> 40% <= 45%	92	8.98%	\$ 11,534,251	8.85%	\$ 125,372
> 45% <= 50%	108	10.55%	\$ 17,158,377	13.17%	\$ 158,874
> 50% <= 55%	106	10.35%	\$ 18,848,599	14.47%	\$ 177,817
> 55% <= 60%	72	7.03%	\$ 15,523,448	11.92%	\$ 215,603
> 60% <= 65%	61	5.96%	\$ 15,310,562	11.75%	\$ 250,993
> 65% <= 70%	38	3.71%	\$ 9,715,353	7.46%	\$ 255,667
> 70% <= 75%	4	0.39%	\$ 972,493	0.75%	\$ 243,123
> 75% <= 80%	2	0.20%	\$ 627,280	0.48%	\$ 313,640
> 80% <= 85%	0	0.00%	\$ 0	0.00%	\$ 0
> 85% <= 90%	1	0.10%	\$ 190,953	0.15%	\$ 190,953
> 90% <= 95%	0	0.00%	\$ 0	0.00%	\$ 0
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
Total	1,024	100.00%	\$ 130,276,398	100.00%	\$ 127,223

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	335	32.71%	\$ 5,033,088	3.86%	27.08%
> \$ 50,000 <= \$ 100,000	173	16.89%	\$ 13,177,997	10.12%	34.72%
> \$ 100,000 <= \$ 150,000	148	14.45%	\$ 18,949,464	14.55%	39.88%
> \$ 150,000 <= \$ 200,000	125	12.21%	\$ 21,888,336	16.80%	45.55%
> \$ 200,000 <= \$ 250,000	95	9.28%	\$ 21,434,995	16.45%	49.52%
> \$ 250,000 <= \$ 300,000	67	6.54%	\$ 18,364,163	14.10%	50.69%
> \$ 300,000 <= \$ 350,000	30	2.93%	\$ 9,663,151	7.42%	50.99%
> \$ 350,000 <= \$ 485,800	42	4.10%	\$ 16,909,862	12.98%	55.71%
> \$ 485,800 <= \$ 500,000	2	0.20%	\$ 976,662	0.75%	0.00%
> \$ 500,000 <= \$ 750,000	7	0.68%	\$ 3,878,681	2.98%	59.73%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	0.00%
Total	1,024	100.00%	\$ 130,276,398	100.00%	38.24%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	541	62.18%	\$ 6,891,413	14.14%	\$ 12,738
> \$ 50,000 <= \$ 100,000	162	18.62%	\$ 11,726,943	24.06%	\$ 72,389
> \$ 100,000 <= \$ 150,000	76	8.74%	\$ 9,430,074	19.35%	\$ 124,080
> \$ 150,000 <= \$ 200,000	37	4.25%	\$ 6,295,979	12.92%	\$ 170,162
> \$ 200,000 <= \$ 250,000	27	3.10%	\$ 6,023,823	12.36%	\$ 223,105
> \$ 250,000 <= \$ 300,000	18	2.07%	\$ 4,930,196	10.11%	\$ 273,900
> \$ 300,000 <= \$ 400,000	5	0.57%	\$ 1,684,671	3.46%	\$ 336,934
> \$ 400,000 <= \$ 500,000	4	0.46%	\$ 1,761,204	3.61%	\$ 440,301
> \$ 500,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	\$ 0
Total	870	100.00%	\$ 48,744,303	100.00%	\$ 56,028

Table 5 - Fixed Rate Mortgages by Fixed Rate Term

Maturity of Current Interest Rate Fixing	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 6 mths	21	30.00%	\$ 3,974,102	33.61%	\$ 189,243
> 6 <= 12 mths	13	18.57%	\$ 1,583,247	13.39%	\$ 121,788
> 12 <= 24 mths	25	35.71%	\$ 4,319,412	36.53%	\$ 172,776
> 24 <= 36 mths	9	12.86%	\$ 1,581,529	13.37%	\$ 175,725
> 36 <= 60 mths	2	2.86%	\$ 366,393	3.10%	\$ 183,196
Total	70	100.00%	\$ 11,824,683	100.00%	\$ 168,924

Table 6 - Mortgage Pool by Months Since Drawdown

Days Since Drawdown	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 3 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 3 <= 6 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 6 <= 12 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 12 <= 18 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 18 <= 24 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 24 <= 36 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 36 <= 48 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 48 <= 60 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 60 <= 160 mths	599	58.50%	\$ 94,577,840	72.60%	\$ 157,893
> 160 <= 360 mths	425	41.50%	\$ 35,698,558	27.40%	\$ 83,997
Total	1,024	100.00%	\$ 130,276,398	100.00%	\$ 127,223

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	0	0.00%	\$ 0	0.00%	\$ 0
> 5 <= 10 years	4	0.39%	\$ 16,503	0.01%	\$ 4,126
> 10 <= 15 years	17	1.66%	\$ 879,002	0.67%	\$ 51,706
> 15 <= 20 years	63	6.15%	\$ 6,411,163	4.92%	\$ 101,764
> 20 <= 25 years	98	9.57%	\$ 12,687,406	9.74%	\$ 129,463
> 25 <= 30 years	841	82.13%	\$ 110,133,463	84.54%	\$ 130,955
> 30 <= 50 years	1	0.10%	\$ 148,862	0.11%	\$ 148,862
Total	1,024	100.00%	\$ 130,276,398	100.00%	\$ 127,223

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	15	1.46%	\$ 244,911	0.19%	\$ 16,327
> 5 <= 10 years	50	4.88%	\$ 3,874,646	2.97%	\$ 77,493
> 10 <= 15 years	408	39.84%	\$ 32,228,610	24.74%	\$ 78,992
> 15 <= 20 years	309	30.18%	\$ 47,850,315	36.73%	\$ 154,855
> 20 <= 25 years	242	23.63%	\$ 46,077,916	35.37%	\$ 190,405
> 25 <= 30 years	0	0.00%	\$ 0	0.00%	\$ 0
Total	1,024	100.00%	\$ 130,276,398	100.00%	\$ 127,223

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	954	93.16%	\$ 118,451,715	90.92%	\$ 124,163
Fixed (1 year)	4	0.39%	\$ 523,468	0.40%	\$ 130,867
Fixed (2 year)	18	1.76%	\$ 3,187,589	2.45%	\$ 177,088
Fixed (3 year)	33	3.22%	\$ 5,708,462	4.38%	\$ 172,984
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	15	1.46%	\$ 2,405,164	1.85%	\$ 160,344
Total	1,024	100.00%	\$ 130,276,398	100.00%	\$ 127,223

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	306	29.88%	\$ 39,757,892	30.52%	\$ 129,928
QLD COUNTRY	160	15.63%	\$ 17,733,948	13.61%	\$ 110,837
SYD METRO	174	16.99%	\$ 25,499,127	19.57%	\$ 146,547
OTHER NSW METRO	57	5.57%	\$ 8,387,310	6.44%	\$ 147,146
NSW COUNTRY	65	6.35%	\$ 6,758,602	5.19%	\$ 103,978
ACT METRO	10	0.98%	\$ 1,696,163	1.30%	\$ 169,616
MELBOURNE METRO	223	21.78%	\$ 26,971,290	20.70%	\$ 120,947
VICTORIA COUNTRY	8	0.78%	\$ 864,122	0.66%	\$ 108,015
PERTH METRO	14	1.37%	\$ 1,396,112	1.07%	\$ 99,722
WA COUNTRY	4	0.39%	\$ 723,667	0.56%	\$ 180,917
ADELAIDE METRO	2	0.20%	\$ 465,022	0.36%	\$ 232,511
SA COUNTRY	0	0.00%	\$ 0	0.00%	\$ 0
DARWIN METRO	0	0.00%	\$ 0	0.00%	\$ 0
NT COUNTRY	0	0.00%	\$ 0	0.00%	\$ 0
HOBART METRO	0	0.00%	\$ 0	0.00%	\$ 0
TAS COUNTRY	1	0.10%	\$ 23,142	0.02%	\$ 23,142
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
TOTAL	1,024	100.00%	\$ 130,276,398	100.00%	\$ 127,223

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4350	13	1.27%	\$ 1,593,726	1.22%	\$ 122,594
4305	10	0.98%	\$ 1,490,463	1.14%	\$ 149,046
3029	12	1.17%	\$ 1,426,044	1.09%	\$ 118,837
2560	5	0.49%	\$ 1,416,372	1.09%	\$ 283,274
4510	9	0.88%	\$ 1,376,156	1.06%	\$ 152,906
3072	5	0.49%	\$ 1,259,991	0.97%	\$ 251,998
4152	7	0.68%	\$ 1,190,065	0.91%	\$ 170,009
2044	3	0.29%	\$ 1,112,196	0.85%	\$ 370,732
4053	8	0.78%	\$ 1,103,780	0.85%	\$ 137,972
4006	4	0.39%	\$ 1,079,339	0.83%	\$ 269,835
Total	76	7.42%	\$ 13,048,130	10.02%	\$ 171,686

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears				Number of Loans		Current Balance		Amount In Arrears	
				#	%	\$	%	\$	
>=	0	<=	1	days	1,012	98.83%	\$ 127,249,262	97.68%	\$ 614
>	1	<=	7	days	5	0.49%	\$ 1,075,782	0.83%	\$ 3,252
>	7	<=	30	days	6	0.59%	\$ 1,708,163	1.31%	\$ 8,090
>	30	<=	60	days	0	0.00%	\$ 0	0.00%	\$ 0
>	60	<=	90	days	0	0.00%	\$ 0	0.00%	\$ 0
>	90	<=	120	days	0	0.00%	\$ 0	0.00%	\$ 0
>	120	<=	150	days	0	0.00%	\$ 0	0.00%	\$ 0
>	150	<=	180	days	0	0.00%	\$ 0	0.00%	\$ 0
>	180			days	1	0.10%	\$ 243,190	0.19%	\$ 15,262
Total					1,024	100.00%	\$ 130,276,398	100.00%	\$ 27,218

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	819	79.98%	\$ 95,739,114	73.49%	\$ 116,898
Non-Regulated Loans	205	20.02%	\$ 34,537,284	26.51%	\$ 168,475
Total	1,024	100.00%	\$ 130,276,398	100.00%	\$ 127,223

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	235	22.95%	\$ 29,759,950	22.84%	\$ 126,638
Renovation	52	5.08%	\$ 5,243,559	4.02%	\$ 100,838
Purchase - New Dwelling	60	5.86%	\$ 6,624,122	5.08%	\$ 110,402
Purchase - Existing Dwelling	420	41.02%	\$ 51,328,372	39.40%	\$ 122,210
Buy Home (Investment)	100	9.77%	\$ 15,220,495	11.68%	\$ 152,205
Other	157	15.33%	\$ 22,099,899	16.96%	\$ 140,764
Total	1,024	100.00%	\$ 130,276,398	100.00%	\$ 127,223

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	153	14.94%	\$ 14,201,844	10.90%	\$ 92,823
QBE LMI	871	85.06%	\$ 116,074,554	89.10%	\$ 133,266
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
Total	1,024	100.00%	\$ 130,276,398	100.00%	\$ 127,223

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	1,015	99.12%	\$ 127,060,902	97.53%	\$ 125,183
Interest Only Loans	9	0.88%	\$ 3,215,496	2.47%	\$ 357,277
Total	1,024	100.00%	\$ 130,276,398	100.00%	\$ 127,223

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 5,128,880
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 16,949
Input Tax Credits Received From ATO	\$ 3,448
Net Fixed Rate Swap Receipt From Swap Provider	\$ 0
Net Basis Swap Receipt From Swap Provider	\$ 186,942
	<u>\$ 5,336,219</u>

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 3,226,833	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 553,596	\$ 3,780,429
Class A2 Principal to be paid to Class A2 Note Holders	\$ 80,671	
Class A2 Interest Payment to be paid to the Class A2 Note Holders:	\$ 14,601	\$ 95,272
Class AB Principal to be paid to Class AB Note Holders	\$ 306,886	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 58,926	\$ 365,811
Class B Principal to be paid to Class B Note Holders	\$ 143,853	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 29,432	\$ 173,285
Class C Principal to be paid to Class C Note Holders	\$ 76,721	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 17,990	\$ 94,712
Class D Principal to be paid to Class D Note Holders	\$ 19,180	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 6,127	\$ 25,307
Redraws		\$ 519,431
Trust Expenses		\$ 281,972
Total		<u>\$ 5,336,219</u>

Great Southern Bank, a business name of Credit Union Australia Ltd ABN 44 087 650 959 confirms that it retains a net economic interest of not less than 5 per cent of Series 2017-1 Harvey Series, in accordance with Article 405 of Regulation (EU) No. 575/2013